

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 25-11772-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Melanie S Chavez-Parham
4702 Meadowview Avenue
North Bergen, NJ 07047

Social Security No.:
xxx-xx-7802

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 5/15/25
Time: 08:30 AM
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: February 24, 2025

JAN:

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Melanie S Chavez-Parham
Debtor

Case No. 25-11772-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Feb 24, 2025

Form ID: 132

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2025:

Recip ID	Recipient Name and Address
db	+ Melanie S Chavez-Parham, 4702 Meadowview Avenue, North Bergen, NJ 07047-2956
520560673	+ Drbank/Upst, P.O. Box 1503, San Carlos, CA 94070-7503
520560674	+ Hackensack Meridian Health Palisades Medical, 7600 River Rd, North Bergen, NJ 07047-6217
520560677	++ LENDINGPOINT LLC, 1201 ROBERTS BLVD, STE 200, KENNESAW GA 30144-3612 address filed with court., Lending Pt, 1701 Barrett Lake Blvd, Kennesaw, GA 30144
520560679	+ Tab Bank/Nc, 175 W Jackson Blvd, Chicago, IL 60604-2615
520560681	+ Whitney S Chavez Parham & Rolando Chavez Zela, 4702 Meadowview Avenue, North Bergen, NJ 07047-2956

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 24 2025 21:09:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 24 2025 21:09:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520560668	Email/Text: BarclaysBankDelaware@tsico.com	Feb 24 2025 21:09:00	Barclays Old Navy, PO Box 13337, Philadelphia, PA 19101-3337
520560669	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 24 2025 21:09:00	Brclyoldnavy, P.O. Box 8803, Wilmington, DE 19899-8803
520560670	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2025 21:33:00	Cap1/Wmt, Po Box 31293, Salt Lake City, UT 84131-0293
520560671	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2025 21:33:32	Capital One, 11013 W Broad St, Glen Allen, VA 23060-6017
520560672	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 24 2025 21:09:00	Deptednelnet, 3015 Parker Rd, Aurora, CO 80014-2904
520560675	+ Email/Text: HUMCBankruptcy@hmhn.org	Feb 24 2025 21:09:00	Hackensack University Medical Center, 30 Prospect Avenue, Hackensack, NJ 07601-1915
520560676	+ Email/PDF: ais.chase.ebn@aisinfo.com	Feb 24 2025 21:33:53	Jpmcb Card, 800 Brookside Blvd, Westerville, OH 43081-2822
520560678	Email/Text: camanagement@mtb.com	Feb 24 2025 21:09:00	M & T Bank, Pob 767 8, Buffalo, NY 14240
520560680	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 24 2025 21:09:00	Toyota Mtr, 111 W 22nd St, Oakbrook, IL 60521

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-2

User: admin

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Date Rcvd: Feb 24, 2025

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NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2025 at the address(es) listed below:

Name	Email Address
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Marie-Ann Greenberg	magecf@magtrustee.com
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Nicholas Fitzgerald	on behalf of Debtor Melanie S Chavez-Parham fitz2law@gmail.com nadiafinancial@gmail.com
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U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov
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TOTAL: 3